

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF MISSISSIPPI**

IN RE: Phillip Bret Campbell, Debtor

**CASE NO. 25-11685-SDM
CHAPTER 13**

TO: TRUSTEE: Locke Barkley
U. S. TRUSTEE: USTPRegion05.JA.ECF@usdoj.gov

ALL CREDITORS

A copy of the Court's mailing matrix is attached

NOTICE OF AMENDMENT TO
SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

YOU ARE HEREBY NOTIFIED the above named debtor(s) has filed with the Bankruptcy Court an Amended Schedule C - Property Claimed as Exempt (see copy of Amended Schedule C attached).

YOU ARE FURTHER NOTIFIED that any objection or other response to the list of property claimed as exempt must be filed with the Clerk of the Court for the United States Bankruptcy Court; a copy thereof served to the United States Trustee, Case Trustee, and Counsel for the Debtor(s), within 30 days after the conclusion of the meeting of creditors or within 30 days after the filing of this notice of amendment, whichever is later.

Date: July 10, 2025

/s/ Thomas C. Rollins, Jr.
Thomas C. Rollins, Jr., Attorney for Debtor

CERTIFICATE OF SERVICE

On July 10, 2025, a copy of this notice and amended schedule was served on each of the persons listed on the above list either by United States Mail or via electronic service through the Court's CM/ECF system at the mailing addresses and/or email addresses indicated.

/s/ Thomas C. Rollins, Jr.
Thomas C. Rollins, Jr., Attorney for Debtor

Thomas C. Rollins, Jr. (MSBN 103469)
Jennifer Ann Curry Calvillo (MSBN 104367)
The Rollins Law Firm, PLLC
P.O. Box 13767
Jackson, MS 39236
trollins@therollinsfirm.com
601-500-5533

Fill in this information to identify your case:

Debtor 1	Phillip Bret Campbell		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	NORTHERN DISTRICT OF MISSISSIPPI		
Case number (if known)	25-11685		

☒ Check if this is an amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/25

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

- ☒ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
- ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own Copy the value from <i>Schedule A/B</i>	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
1214 Waverly Ave Cleveland, MS 38732 Bolivar County Line from <i>Schedule A/B</i> : 1.1	\$265,000.00	<input checked="" type="checkbox"/> \$29,286.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Miss. Code Ann. § 85-3-21
2023 Ford F150 28000 miles Line from <i>Schedule A/B</i> : 3.2	\$61,000.00	<input checked="" type="checkbox"/> \$3,912.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Miss. Code Ann. § 85-3-1(a)
Housegoods Line from <i>Schedule A/B</i> : 6.1	\$3,000.00	<input checked="" type="checkbox"/> \$3,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Miss. Code Ann. § 85-3-1(a)
TVs, Phones, Gaming System, Computer - no individual item worth more than \$200.00 Line from <i>Schedule A/B</i> : 7.1	\$1,500.00	<input checked="" type="checkbox"/> \$1,500.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Miss. Code Ann. § 85-3-1(a)
EIC Line from <i>Schedule A/B</i> : 28.1	\$5,000.00	<input checked="" type="checkbox"/> \$5,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Miss. Code Ann. § 85-3-1(i)

Debtor 1 **Phillip Bret Campbell**

Case number (if known) **25-11685**

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own <small>Copy the value from Schedule A/B</small>	Amount of the exemption you claim <small>Check only one box for each exemption.</small>	Specific laws that allow exemption
State Tax Refund Line from <i>Schedule A/B</i> : 28.2	\$5,000.00	<input checked="" type="checkbox"/> \$5,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Miss. Code Ann. § 85-3-1(k)
Federal Tax Refund Line from <i>Schedule A/B</i> : 28.3	\$5,000.00	<input checked="" type="checkbox"/> \$5,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Miss. Code Ann. § 85-3-1(j)

3. **Are you claiming a homestead exemption of more than \$214,000?**

(Subject to adjustment on 4/01/28 and every 3 years after that for cases filed on or after the date of adjustment.)

☒ No

☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

☐ No

☐ Yes

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF MISSISSIPPI

IN RE:
PHILLIP BRET CAMPBELL

CASE NO: 25-11685-SDM

**DECLARATION OF MAILING
CERTIFICATE OF SERVICE**

Chapter: 13

On 7/10/2025, I did cause a copy of the following documents, described below,
Notice of Amendment to Schedule C

to be served for delivery by the United States Postal Service, via First Class United States Mail, postage prepaid, with sufficient postage thereon to the parties listed on the mailing list exhibit, a copy of which is attached hereto and incorporated as if fully set forth herein.

I caused these documents to be served by utilizing the services of BK Attorney Services, LLC d/b/a certificateofservice.com, an Approved Bankruptcy Notice Provider authorized by the United States Courts Administrative Office, pursuant to Fed.R.Bankr.P. 9001(9) and 2002(g)(4). A copy of the declaration of service is attached hereto and incorporated as if fully set forth herein.

Parties who are participants in the Courts Electronic Noticing System ("NEF"), if any, were denoted as having been served electronically with the documents described herein per the ECF/PACER system.

DATED: 7/10/2025

/s/ Thomas C. Rollins, Jr.
Thomas C. Rollins, Jr. 103469

The Rollins Law Firm
702 W. Pine Street
Hattiesburg, MS 39401
601 500 5533
trollins@therollinsfirm.com

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF MISSISSIPPI

IN RE:
PHILLIP BRET CAMPBELL

CASE NO: 25-11685-SDM

**CERTIFICATE OF SERVICE
DECLARATION OF MAILING**

Chapter: 13

On 7/10/2025, a copy of the following documents, described below,

Notice of Amendment to Schedule C

were deposited for delivery by the United States Postal Service, via First Class United States Mail, postage prepaid, with sufficient postage thereon to the parties listed on the mailing list exhibit, a copy of which is attached hereto and incorporated as if fully set forth herein.

The undersigned does hereby declare under penalty of perjury of the laws of the United States that I have served the above referenced document(s) on the mailing list attached hereto in the manner shown and prepared the Declaration of Certificate of Service and that it is true and correct to the best of my knowledge, information, and belief.

DATED: 7/10/2025



Miles Wood
BK Attorney Services, LLC
d/b/a certificateofservice.com, for
Thomas C. Rollins, Jr.
The Rollins Law Firm
702 W. Pine Street
Hattiesburg, MS 39401

CASE INFO

LABEL MATRIX FOR LOCAL NOTICING
05371
CASE 25-11685-SDM
NORTHERN DISTRICT OF MISSISSIPPI
ABERDEEN
THU JUL 10 13-51-28 CDT 2025

AMUR
PO BOX 911685
DENVER CO 80291-1685

AFFIRM INC
RESURGENT CAPITAL SERVICES
PO BOX 10587
GREENVILLE SC 29603-0587

ALLY CAPITAL
AIS PORTFOLIO SERVICES LLC
4515 N SANTA FE AVE DEPT APS
OKLAHOMA CITY OK 73118-7901

ALLY CAPITAL CO AIS PORTFOLIO SERVICES
LLC
4515 N SANTA FE AVE DEPT APS
OKLAHOMA CITY OK 73118-7901

ALLY FINANCIAL INC
ATTN BANKRUPTCY
PO BOX 380901
BLOOMINGTON IL 55438-0901

AMERICAN EXPRESS
PO BOX 981537
EL PASO TX 79998-1537

(P)BAXTER CREDIT UNION
COLLECTION DEPARTMENT
PO BOX 8133
VERNON HILLS IL 60061-8133

BEST EGG
ATTN BANKRUPTCY
PO BOX 42912
PHILADELPHIA PA 19101-2912

CFG MERCHANT SOLUTIONS
180 MAIDEN LANE
FLOOR 15
NEW YORK NY 10038-5150

CFNA
ATTN BANKRUPTCY
PO BOX 81315
CLEVELAND OH 44181-0315

CREDIT FIRST NA
PO BOX 818011
CLEVELAND OH 44181-8011

DEBTOR

PHILLIP BRET CAMPBELL
1214 WAVERLY AVE
CLEVELAND MS 38732-4139

CAPITAL ONE
ATTN BANKRUPTCY
PO BOX 30285
SALT LAKE CITY UT 84130-0285

CAPITAL ONE
PO BOX 31293
SALT LAKE CITY UT 84131-0293

CAPITAL ONE NA
BY AIS INFOSOURCE LP AS AGENT
PO BOX 71083
CHARLOTTE NC 28272-1083

CLEVELAND STATE BANK
PO BOX 1000
CLEVELAND MS 38732-1000

CLEVELAND STATE BANK
110 COMMERCE AVE
CLEVELAND MS 38732-2736

CLEVELAND STATE BANK
PO BOX 1000
110 COMMERCE AVE
CLEVELAND MS 38732-2736

CLEVELAND STATE BANK
CO ARNULFO U LUCIANO
JACKS GRIFFITH LUCIANO PA
PO BOX 1209
CLEVELAND MS 38732-1209

CREDITORS RELIEF
333 SYLVAN AVE
SUITE 105
ENGLEWOOD CLIFFS NJ 07632-2705

DRBANKUPST
PO BOX 1503
SAN CARLOS CA 94070-7503

(P)ECSI FEDERAL PERKINS LOAN SERVICER
ATTN DEPARTMENT OF EDUCATION
1200 CHERRINGTON PARKWAY
SUITE 200
MOON TWP PA 15108-4354

GENESIS FS CARD
ATTN BANKRUPTCY
PO BOX 4477
BEAVERTON OR 97076-4401

GOLDMAN SACHS BANK USA
ATTN BANKRUPTCY
PO BOX 70379
PHILADELPHIA PA 19176-0379

INTERNAL REVENUE SERVI
CENTRALIZED INSOLVENCY
PO BOX 7346
PHILADELPHIA PA 19101-7346

INTERNAL REVENUE SERVI
CO US ATTORNEY
501 EAST COURT ST
STE 4430
JACKSON MS 39201-5025

JEFFREY A LEVINGSTON
PO BOX 1327
CLEVELAND MS 38732-1327

LIFT FUND
2014 S HACKBERRY
SAN ANTONIO TX 78210-3541

ARNULFO U LUCIANO
JACKS GRIFFITH LUCIANO PA
PO BOX 1209
CLEVELAND MS 38732-1209

MALLORY CAMPBELL
1214 WAVERLY AVE
CLEVELAND MS 38732-4139

MARINER FINANCE
ATTN BANKRUPTCY
8211 TOWN CENTER DR
NOTTINGHAM MD 21236-5904

MISSISSIPPI DEPARTMENT OF REVENUE
BANKRUPTCY SECTION
POST OFFICE BOX 22808
JACKSON MS 39225-2808

NAVIENT
ATTN BANKRUPTCY
PO BOX 9635
WILKES BARRE PA 18773-9635

NETCREDIT
175 W JACKSON BLVD
SUITE 600
CHICAGO IL 60604-2948

NETCREDIT
ATTN BANKRUPTCY DEPT
175 W JACKSON BLVD
STE 1000
CHICAGO IL 60604-2863

NORTH MILL EQUIPMENT FI
PO BOX 77840
SPRINGFIELD OH 45501-7840

ONEMAIN FINANCIAL
ATTN BANKRUPTCY
PO BOX 142
EVANSVILLE IN 47701-0142

ONEMAIN FINANCIAL GROUP LLC
PO BOX 3251
EVANSVILLE IN 47731-3251

PLANET HOME LENDING
321 RESEARCH PARKWAY
SUITE 303
MERIDEN CT 06450-8342

QUANTUM3 GROUP LLC AS AGENT FOR
CONCORA CREDIT INC
PO BOX 788
KIRKLAND WA 98083-0788

RESURGENT CAPITAL SERVICES AS SERVICIN
AGEN
RESURGENT CAPITAL SERVICES
PO BOX 10587
GREENVILLE SC 29603-0587

~~EXCLUDE~~

~~THOMAS C ROLLINS JR
THE ROLLINS LAW FIRM PLLC
PO BOX 13767
JACKSON MS 39236-3767~~

SNAPON CREDIT
ATTN BANKRUPTCY
2801 80TH STREET
KENOSHA WI 53143-5656

(P) SNAP ON CREDIT
950 TECHNOLOGY WAY
SUITE 301
LIBERTYVILLE IL 60048-5339

SYNCHRONY BANK
ATTN BANKRUPTCY
PO BOX 965060
ORLANDO FL 32896-5060

SYNCHRONY BANK
ATTN BANKRUPTCY
PO BOX 965064
ORLANDO FL 32896-5064

TOPMARK FUNDING LLC
516 GIBSON DR
SUITE 160
ROSEVILLE CA 95678-5792

~~EXCLUDE~~

(P) TOWER LOAN
P O BOX 320001
FLOWOOD MS 39232-0001

U S ATTORNEY
NORTHERN DISTRICT OF MISSISSIPPI
900 JEFFERSON AVENUE
OXFORD MS 38655-3608

~~U S TRUSTEE
501 EAST COURT STREET SUITE 6430
JACKSON MS 39201-5022~~

US ATTORNEY GENERAL
US DEPT OF JUSTICE
950 PENNSYLVANIA AVENUE
WASHINGTON DC 20530-0001

US DEPARTMENT OF EDUCATION
PO BOX 16448
ST PAUL MN 55116-0448

USAA FEDERAL
ATTN BANKRUPTCY
9800 FREDERICKSBURG ROAD
SAN ANTONIO TX 78288-0002

USAA FEDERAL SAVINGS BANK
ROBERTSON ANSCHUTZ SCHNEID
CRANE PARTNERS PLLC
6409 CONGRESS AVENUE SUITE 100
BOCA RATON FL 33487-2853

UNITED FIRST
299 NE 191ST STREET
MIAMI FL 33180

UPSTART NETWORK INC
PO BOX 1931
BURLINGAME CA 94011-1931

VOLVO FINANCIAL SERVIC
PO BOX 72470236
PHILADELPHIA PA 19170-0001